

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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In Re:

TAMIKA M. BROWN-WESLEY, DEBTOR(S)

Case No.: 17-29309 RG\_

Judge: GAMBARDELLA

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following **(choose one)**:

1. ☒ Motion for Relief from the Automatic Stay filed by Capital One Auto Finance\_, creditor,

A hearing has been scheduled for March 7, 2018\_, at 10:30 A.M.\_.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ Other (**explain your answer**):


I have since made many payments not reflected on the certification. I tendered three and one-half payments, which applied to the October of 2017 through January of 2018 payments, leaving me due just for February of 2018. I am going to make a payment immediately which will cure the outstanding arrearage leaving me just due for the March payment which hasn't come due yet. In addition, both my attorney can not determine the term of this loan, there are no documents attached to the motion and we reviewed the claim and that is also the case. We would ask that Capital One provide us with information relating to the term of this loan so that I can determine when my payments are completed.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: FEBRUARY 28, 2018\_

Date: 2/28/18

Debtor's Signature

  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.